

**D.4.1. Special fees in Alabama, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	13.75	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	17.68	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	16.97	...
<b>Deposit items returned</b>		
Percent charging .....	71.8	...
Average .....	2.36	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.2. Special fees in Arkansas, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	13.86	15.21
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.37	17.00
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	16.02	17.00
<b>Deposit items returned</b>		
Percent charging .....	24.2	79.9
Average .....	7.85	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

2. Checks written against insufficient funds but honored by the institution.

**D.4.3. Special fees in California, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	11.15	10.50
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	96.8
Average .....	15.08	12.88
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	96.8
Average .....	14.94	12.37
<b>Deposit items returned</b>		
Percent charging .....	93.9	93.5
Average .....	5.22	6.78

1. NSF—Not sufficient funds.

...Data are insufficient to report.

2. Checks written against insufficient funds but honored by the institution.

**D.4.4. Special fees in Colorado, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	95.4	...
Average .....	14.78	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	15.55	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	15.79	...
<b>Deposit items returned</b>		
Percent charging .....	56.9	...
Average .....	5.21	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.  
 2. Checks written against insufficient funds but honored by the institution.

**D.4.5. Special fees in Florida, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	22.55	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	25.14	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	24.62	...
<b>Deposit items returned</b>		
Percent charging .....	70.8	...
Average .....	6.19	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.  
 2. Checks written against insufficient funds but honored by the institution.

**D.4.6. Special fees in Georgia, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	19.31	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	21.06	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	21.19	...
<b>Deposit items returned</b>		
Percent charging .....	51.1	...
Average .....	6.55	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.

**D.4.7. Special fees in Iowa, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	10.46	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	12.46	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	14.43	...
<b>Deposit items returned</b>		
Percent charging .....	52.5	...
Average .....	5.33	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.

**D.4.8. Special fees in Illinois, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	12.49	13.74
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.28	16.37
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.13	16.70
<b>Deposit items returned</b>		
Percent charging .....	27.4	54.3
Average .....	5.93	8.51

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.9. Special fees in Indiana, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	15.34	13.27
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.41	16.23
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.44	16.23
<b>Deposit items returned</b>		
Percent charging .....	82.7	58.1
Average .....	3.36	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.10. Special fees in Kansas, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	10.91	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	13.06	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	12.36	...
<b>Deposit items returned</b>		
Percent charging .....	78.9	...
Average .....	7.15	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

2. Checks written against insufficient funds but honored by the institution.

**D.4.11. Special fees in Kentucky, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	13.01	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	18.69	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	18.69	...
<b>Deposit items returned</b>		
Percent charging .....	93.2	...
Average .....	2.97	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

2. Checks written against insufficient funds but honored by the institution.

**D.4.12. Special fees in Louisiana, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	12.91	13.67
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	16.12	16.10
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	16.12	14.86
<b>Deposit items returned</b>		
Percent charging .....	51.9	74.9
Average .....	1.70	7.99

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.13. Special fees in Massachusetts, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	87.4	100.0
Average .....	16.90	12.68
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.65	15.41
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.65	15.60
<b>Deposit items returned</b>		
Percent charging .....	84.1	95.6
Average .....	5.32	6.02

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.14. Special fees in Minnesota, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	12.01	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	13.61	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	13.20	...
<b>Deposit items returned</b>		
Percent charging .....	54.6	...
Average .....	4.05	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.

**D.4.15. Special fees in Missouri, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	94.6	100.0
Average .....	11.29	10.00
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	13.28	13.94
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	13.28	14.85
<b>Deposit items returned</b>		
Percent charging .....	60.0	57.5
Average .....	2.81	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.



**D.4.16. Special fees in Mississippi, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	14.38	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	15.60	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	16.87	...
<b>Deposit items returned</b>		
Percent charging .....	59.8	...
Average .....	...	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.17. Special fees in Montana, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	10.09	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	13.14	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	12.82	...
<b>Deposit items returned</b>		
Percent charging .....	22.4	...
Average .....	...	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.18. Special fees in Nebraska, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	9.19	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	11.58	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	11.94	...
<b>Deposit items returned</b>		
Percent charging .....	45.3	...
Average .....	6.67	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.

**D.4.19. Special fees in New Jersey, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	14.75	15.27
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	21.73	22.56
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	21.73	22.56
<b>Deposit items returned</b>		
Percent charging .....	82.9	100.0
Average .....	8.90	12.58

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.20. Special fees in New York, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	98.8	100.0
Average .....	13.44	11.65
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	13.99	15.59
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.03	14.80
<b>Deposit items returned</b>		
Percent charging .....	98.8	98.5
Average .....	9.07	9.00

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.21. Special fees in Ohio, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	14.17	14.66
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.09	17.75
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.09	16.92
<b>Deposit items returned</b>		
Percent charging .....	62.0	87.9
Average .....	12.57	9.97

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.22. Special fees in Oklahoma, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	12.31	13.90
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	14.04	15.00
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	14.73	15.00
<b>Deposit items returned</b>		
Percent charging .....	43.4	79.8
Average .....	2.11	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.23. Special fees in Pennsylvania, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	96.8	100.0
Average .....	13.91	15.96
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	22.22	23.17
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	22.30	23.17
<b>Deposit items returned</b>		
Percent charging .....	79.8	91.6
Average .....	6.38	9.59

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.24. Special fees in Tennessee, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	14.17	14.21
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	16.55	17.68
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	16.55	17.68
<b>Deposit items returned</b>		
Percent charging .....	21.7	87.0
Average .....	...	...

1. NSF—Not sufficient funds.

...Data are insufficient to

2. Checks written against insufficient funds but honored by the institution.

report.

**D.4.25. Special fees in Texas, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	16.29	17.33
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.96	19.18
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	18.05	18.74
<b>Deposit items returned</b>		
Percent charging .....	67.0	93.1
Average .....	4.34	5.19

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.26. Special fees in Virginia, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	19.08	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	22.66	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	23.51	...
<b>Deposit items returned</b>		
Percent charging .....	83.4	...
Average .....	4.87	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.27. Special fees in Washington state, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	13.04	13.39
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.11	14.02
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	15.11	14.02
<b>Deposit items returned</b>		
Percent charging .....	44.2	62.9
Average .....	...	7.95

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**D.4.28. Special fees in Wisconsin, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	11.40	11.24
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	13.64	15.11
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	13.67	15.44
<b>Deposit items returned</b>		
Percent charging .....	76.7	55.0
Average .....	5.79	8.22

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**D.4.29. Special fees in West Virginia, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	15.27	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	18.23	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	18.60	...
<b>Deposit items returned</b>		
Percent charging .....	71.7	...
Average .....	9.64	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution. ...Data are insufficient to report.